



Answers to Commonly Asked Questions

Answers to Commonly Asked Questions about Health Plans

***NOTE:** These summaries are for information only. This is not a contract. For a detailed and precise statement of benefits and exclusions, please refer to your Evidence of Coverage/Certificate of Insurance.*

| The information on this chart was provided by each plan. For more information, see the plan descriptions in this Handbook. | Alameda Alliance for Health | Blue Cross EPO | Blue Cross HMO |
|--|-----------------------------|------------------------------------|------------------------------------|
| Are all members required to have a primary care physician (PCP)? | Yes | No | Yes |
| Should a member get a referral from a PCP before going to a specialist? | Yes | No | Yes |
| How many times can members change their PCP in one benefit year? | 12 | N/A | Unlimited |
| Does the plan offer a prescription drug mail-in program? | No | Yes | Yes |
| Does the plan ask me to substitute generic for brand name drugs, except when medically necessary? | Yes | Yes | Yes |
| Does the plan provide the following optional benefits: | | | |
| Biofeedback | No | Yes | No |
| Acupuncture | No | Yes | No |
| Chiropractic | No | Yes | No |
| More than 20 outpatient alcohol and drug visits per benefit year | No | No | No |
| Elective abortions | Yes | Yes | Yes |
| Health Plan Statistics: | | | |
| Total number of CA members** | 91,867 | 1,984,756 | 2,382,242 |
| What types of specialists are offered as PCPs in this plan? | | | |
| General Practice | Yes | N/A | Yes |
| Family Practice | Yes | N/A | Yes |
| Pediatrician | Yes | N/A | Yes |
| OB/GYN | Yes | N/A | Yes |
| Internal Medicine | Yes | N/A | Yes |
| Other: | | | |
| Quality Accreditations (NCQA/JCAHO)? | No | Yes | Yes |
| Type of Accreditation | N/A | Excellent (Medicaid) | Excellent (Medicaid) |
| Does the plan require its members to use Binding Arbitration to resolve disputes?*** | No | Yes (excludes medical malpractice) | Yes (excludes medical malpractice) |

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|--|-----------------|----------------------------------|----------------|
| Are all members required to have a primary care physician (PCP)? | No | Yes | Yes |
| Should a member get a referral from a PCP before going to a specialist? | No | Yes | Yes |
| How many times can members change their PCP in one benefit year? | N/A | 12 | 12 |
| Does the plan offer a prescription drug mail-in program? | Yes | Yes | No |
| Does the plan ask me to substitute generic for brand name drugs, except when medically necessary? | Yes | Yes | Yes |
| Does the plan provide the following optional benefits: | | | |
| Biofeedback | No | No | No |
| Acupuncture | No | No | Yes |
| Chiropractic | No | No | Yes |
| More than 20 outpatient alcohol and drug visits per benefit year | No | No | No |
| Elective abortions | Yes | Yes | Yes/No* |
| Health Plan Statistics: | | | |
| Total number of CA members** | 1,285,950 | 1,322,486 | 325,978 |
| What types of specialists are offered as PCPs in this plan? | | | |
| General Practice | N/A | Yes | Yes |
| Family Practice | N/A | Yes | Yes |
| Pediatrician | N/A | Yes | Yes |
| OB/GYN | N/A | Yes | Yes |
| Internal Medicine | N/A | Yes | Yes |
| Other: | | | |
| Quality Accreditations (NCQA/JCAHO)? | N/A | NCQA | No |
| Type of Accreditation | N/A | Commendable (commercial product) | N/A |
| Does the plan require its members to use Binding Arbitration to resolve disputes?*** | No | No | No |

* This insurance plan offers two benefit plans. One includes elective abortions. The other excludes elective abortions.

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|--|------------------------------------|-----------------------------------|------------------------------------|
| Are all members required to have a primary care physician (PCP)? | Yes | Yes | Yes |
| Should a member get a referral from a PCP before going to a specialist? | Yes | Yes | Yes |
| How many times can members change their PCP in one benefit year? | 12 | 12 | 12 |
| Does the plan offer a prescription drug mail-in program? | No | No | Yes |
| Does the plan ask me to substitute generic for brand name drugs, except when medically necessary? | Yes | Yes | Yes |
| Does the plan provide the following optional benefits: | | | |
| Biofeedback | No | Yes | No |
| Acupuncture | No | Yes | Yes |
| Chiropractic | No | Yes | Yes |
| More than 20 outpatient alcohol and drug visits per benefit year | No | No | No |
| Elective abortions | Yes | Yes | Yes |
| Health Plan Statistics: | | | |
| Total number of CA members** | 193,430 | 83,000 | 99,455 |
| What types of specialists are offered as PCPs in this plan? | | | |
| General Practice | Yes | Yes | Yes |
| Family Practice | Yes | Yes | Yes |
| Pediatrician | Yes | Yes | Yes |
| OB/GYN | Yes | Yes | Yes |
| Internal Medicine | Yes | Yes | Yes |
| Other: | | | |
| Quality Accreditations (NCQA/JCAHO)? | No | No | NCQA |
| Type of Accreditation | N/A | N/A | Commendable |
| Does the plan require its members to use Binding Arbitration to resolve disputes?*** | Yes (includes medical malpractice) | No | Yes (excludes medical malpractice) |

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|--|-------------------------------------|--------------------------|------------------------------------|
| Are all members required to have a primary care physician (PCP)? | Yes | Yes | Yes |
| Should a member get a referral from a PCP before going to a specialist? | Yes | Yes | Yes |
| How many times can members change their PCP in one benefit year? | 12 | 12 | 12 |
| Does the plan offer a prescription drug mail-in program? | Yes | No | Yes |
| Does the plan ask me to substitute generic for brand name drugs, except when medically necessary? | Yes | Yes | Yes |
| Does the plan provide the following optional benefits: | | | |
| Biofeedback | No | Yes | No |
| Acupuncture | No | Yes | No |
| Chiropractic | No | Yes | Yes |
| More than 20 outpatient alcohol and drug visits per benefit year | No | No | No |
| Elective abortions | Yes | Yes | Yes |
| Health Plan Statistics: | | | |
| Total number of CA members** | 156,456 | 65,687 | 263,835 |
| What types of specialists are offered as PCPs in this plan? | | | |
| General Practice | Yes | Yes | Yes |
| Family Practice | Yes | Yes | Yes |
| Pediatrician | Yes | Yes | Yes |
| OB/GYN | Yes | Yes | Yes |
| Internal Medicine | Yes | Yes | Yes |
| Other: | | | |
| Quality Accreditations (NCQA/JCAHO)? | No | No | No |
| Type of Accreditation | N/A | N/A | N/A |
| Does the plan require its members to use Binding Arbitration to resolve disputes?*** | Yes (excludes medical malpractice) | No | Yes (excludes medical malpractice) |

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|--|------------------------------------|------------------------------------|--------------------------|
| Are all members required to have a primary care physician (PCP)? | Yes | Yes | Yes |
| Should a member get a referral from a PCP before going to a specialist? | Yes | Yes | Yes |
| How many times can members change their PCP in one benefit year? | 12 | 12 | 12 |
| Does the plan offer a prescription drug mail-in program? | Yes | Yes | No |
| Does the plan ask me to substitute generic for brand name drugs, except when medically necessary? | Yes | Yes | Yes |
| Does the plan provide the following optional benefits: | | | |
| Biofeedback | No | Yes | Yes |
| Acupuncture | No | Yes | Yes |
| Chiropractic | Yes | Yes | Yes |
| More than 20 outpatient alcohol and drug visits per benefit year | No | No | No |
| Elective abortions | Yes | Yes | Yes |
| Health Plan Statistics: | | | |
| Total number of CA members** | 2,251,969 | 69,251 | 54,298 |
| What types of specialists are offered as PCPs in this plan? | | | |
| General Practice | Yes | Yes | Yes |
| Family Practice | Yes | Yes | Yes |
| Pediatrician | Yes | Yes | Yes |
| OB/GYN | Yes | Yes | Yes |
| Internal Medicine | Yes | Yes | Yes |
| Other: | | | |
| Quality Accreditations (NCQA/JCAHO)? | NCQA | No | No |
| Type of Accreditation | Excellent (Commercial Product) | N/A | N/A |
| Does the plan require its members to use Binding Arbitration to resolve disputes?*** | Yes (excludes medical malpractice) | Yes (includes medical malpractice) | No |

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| The information on this chart was provided by each plan. For more information, see the plan descriptions in this Handbook. | Inland Empire Health Plan | Kaiser Permanente | Kern Family Health Care |
|--|---|------------------------------------|------------------------------------|
| Are all members required to have a primary care physician (PCP)? | Yes | Encouraged | Yes |
| Should a member get a referral from a PCP before going to a specialist? | Yes | Yes | Yes |
| How many times can members change their PCP in one benefit year? | 12 | Unlimited | 12 |
| Does the plan offer a prescription drug mail-in program? | Yes | Yes | No |
| Does the plan ask me to substitute generic for brand name drugs, except when medically necessary? | Yes | Yes | Yes |
| Does the plan provide the following optional benefits: | | | |
| Biofeedback | No | No | No |
| Acupuncture | No | No | Yes |
| Chiropractic | No | Yes | Yes |
| More than 20 outpatient alcohol and drug visits per benefit year | No | Yes | Yes |
| Elective abortions | Yes | Yes | Yes |
| Health Plan Statistics: | | | |
| Total number of CA members** | 289,992 | 6,230,600 | 100,250 |
| What types of specialists are offered as PCPs in this plan? | | | |
| General Practice | Yes | Yes | Yes |
| Family Practice | Yes | Yes | Yes |
| Pediatrician | Yes | Yes | Yes |
| OB/GYN | Yes | Yes | Yes |
| Internal Medicine | Yes | Yes | Yes |
| Other: | | | |
| Quality Accreditations (NCQA/JCAHO)? | NCQA | NCQA/JCAHO | No |
| Type of Accreditation | Commendable (Medicaid & HF Pgm product) | †† | N/A |
| Does the plan require its members to use Binding Arbitration to resolve disputes?*** | No | Yes (includes medical malpractice) | Yes (includes medical malpractice) |

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†† For NCQA: Kaiser North - Excellent; Kaiser South - Excellent.

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| The information on this chart was provided by each plan. For more information, see the plan descriptions in this Handbook. | LA Care Health Plan | Molina Healthcare | San Francisco Health Plan |
|--|---------------------|------------------------|------------------------------------|
| Are all members required to have a primary care physician (PCP)? | Yes | Yes | Yes |
| Should a member get a referral from a PCP before going to a specialist? | Yes | Yes | Yes |
| How many times can members change their PCP in one benefit year? | 12 | 12 | Unlimited |
| Does the plan offer a prescription drug mail-in program? | No | No | No |
| Does the plan ask me to substitute generic for brand name drugs, except when medically necessary? | Yes | Yes | Yes |
| Does the plan provide the following optional benefits: | | | |
| Biofeedback | No | No | Yes |
| Acupuncture | No | Yes | Yes |
| Chiropractic | No | Yes | Yes |
| More than 20 outpatient alcohol and drug visits per benefit year | Yes | No | No |
| Elective abortions | Yes | Yes | Yes |
| Health Plan Statistics: | | | |
| Total number of CA members** | 785,314 | 333,000 | 45,729 |
| What types of specialists are offered as PCPs in this plan? | | | |
| General Practice | Yes | Yes | Yes |
| Family Practice | Yes | Yes | Yes |
| Pediatrician | Yes | Yes | Yes |
| OB/GYN | Yes | Yes | Yes |
| Internal Medicine | Yes | Yes | Yes |
| Other: | | | |
| Quality Accreditations (NCQA/JCAHO)? | No | NCQA | No |
| Type of Accreditation | N/A | Commendable (Medicaid) | N/A |
| Does the plan require its members to use Binding Arbitration to resolve disputes?*** | No | No | Yes (excludes medical malpractice) |

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| The information on this chart was provided by each plan. For more information, see the plan descriptions in this Handbook. | Santa Barbara Health Authority | Santa Clara Family Health Plan | Ventura County Health Care Plan |
|--|------------------------------------|------------------------------------|------------------------------------|
| Are all members required to have a primary care physician (PCP)? | Yes | Yes | Yes |
| Should a member get a referral from a PCP before going to a specialist? | Yes | Yes | Yes |
| How many times can members change their PCP in one benefit year? | 12 | 12 | 12 |
| Does the plan offer a prescription drug mail-in program? | No | No | Yes |
| Does the plan ask me to substitute generic for brand name drugs, except when medically necessary? | Yes | Yes | Yes |
| Does the plan provide the following optional benefits: | | | |
| Biofeedback | No | Yes | No |
| Acupuncture | Yes | Yes | No |
| Chiropractic | No | Yes | No |
| More than 20 outpatient alcohol and drug visits per benefit year | Yes | No | No |
| Elective abortions | Yes | Yes | Yes |
| Health Plan Statistics: | | | |
| Total number of CA members** | 54,930 | 93,648 | 9,800 |
| What types of specialists are offered as PCPs in this plan? | | | |
| General Practice | Yes | Yes | Yes |
| Family Practice | Yes | Yes | Yes |
| Pediatrician | Yes | Yes | Yes |
| OB/GYN | Yes | Yes | Yes |
| Internal Medicine | Yes | Yes | Yes |
| Other: | | | |
| Quality Accreditations (NCQA/JCAHO)? | No | No | No |
| Type of Accreditation | N/A | N/A | N/A |
| Does the plan require its members to use Binding Arbitration to resolve disputes?*** | Yes (includes medical malpractice) | Yes (includes medical malpractice) | Yes (includes medical malpractice) |

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Answers to Commonly Asked Questions about Dental and Vision Service Plans

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| The information on this chart was provided by each plan. For more information, see the plan descriptions in this Handbook. | Access Dental Plan | Delta Dental | Premier Access |
|--|--------------------|--------------|----------------|
| Are all members required to choose a Primary Care Dentist? | Yes | No | No |
| Should a member see his or her Primary Care Dentist before going to a specialist? | Yes | No | No |
| How many times can I change my Primary Care Dentist in one benefit year? | 12 | Unlimited | Unlimited |
| How long does it usually take to be seen for a dental checkup after requesting an appointment? | 2-4 weeks | 2-4 weeks | 2-4 weeks |
| How long does it usually take to be seen after identifying the need for follow-up care? | 2-4 weeks | 2-4 weeks | 2-4 weeks |
| Dental Plan Statistics: | | | |
| Total number of CA members** | 242,878 | 14,500,000 | 158,979 |
| Does the plan require its members to use Binding Arbitration to resolve disputes?*** | No | No | No |

| The information on this chart was provided by each plan. For more information, see the plan descriptions in this Handbook. | EyeMed Vision Care | SafeGuard Vision* |
|--|--|-------------------|
| What is the maximum length of time between requesting an appointment and being seen for a routine annual vision exam? | 2 weeks | 2 weeks |
| Can members see a medical doctor (Ophthalmologist) for annual examinations? | Yes | Yes |
| Vision Plan Statistics: | | |
| Total number of CA members** | 2,922,204 | 127,324 |
| Does the plan require its members to use Binding Arbitration to resolve disputes?*** | Yes (EyeMed has a formal member grievance procedure) | No |

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| The information on this chart was provided by each plan. For more information, see the plan descriptions in this Handbook. | SafeGuard Dental* | Health Net Dental | Western Dental |
|--|-------------------|-------------------|----------------|
| Are all members required to choose a Primary Care Dentist? | Yes | Yes | Yes |
| Should a member see his or her Primary Care Dentist before going to a specialist? | Yes | Yes | Yes |
| How many times can I change my Primary Care Dentist in one benefit year? | 12 | 12 | 12 |
| How long does it usually take to be seen for a dental checkup after requesting an appointment? | 2-3 weeks | 2-4 weeks | 1-2 weeks |
| How long does it usually take to be seen after identifying the need for follow-up care? | 2-3 weeks | 2-4 weeks | 1-2 weeks |

Dental Plan Statistics:

| | | | |
|--|---------------------------------------|---------------------------------------|---------|
| Total number of CA members** | 679,688 | 218,133 | 491,124 |
| Does the plan require its members to use Binding Arbitration to resolve disputes?*** | Yes (includes medical malpractice) | Yes (includes medical malpractice) | Yes |

| The information on this chart was provided by each plan. For more information, see the plan descriptions in this Handbook. | Vision Service Plan |
|--|--|
| What is the maximum length of time between requesting an appointment and being seen for a routine annual vision exam? | 30 days (unless a longer length of time is specifically requested) |
| Can members see a medical doctor (Ophthalmologist) for annual examinations? | Yes |

Vision Plan Statistics:

| | |
|--|------------------------------------|
| Total number of CA members** | 11,848,901 |
| Does the plan require its members to use Binding Arbitration to resolve disputes?*** | Yes (excludes medical malpractice) |

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Notes

